

ABSTRACT OF THE DISCLOSURE

A wireless account management system including an account manager system, customer systems, and carrier systems linked by the Internet. The account manager system includes a management tool adapted with a data loader for receiving billing and usage data from the carrier systems and converting it to a single format for storage in a management database. The data loader allows carrier system data having a similar format but differing data arrangement, carrier system data having different formats, and carrier system data having a format not readily parsed all to be processed and parsed into files having a single format. Plaintext files are parsed by a text parser and carrier-specific files are parsed by modules provided to interpret corresponding carrier's bills. An optimization engine uses usage reports created from call detail records, lists of available service plans, and customer-provided and carrier-specific criteria to create plan recommendations for each wireless device.